

Workgroup 1
IowaCareExpansion, Medicaid Readiness Expansion, and High Risk Pool

Insurance Mandate Update
(Sep. 16, 2010)

1. Commission Duty.

2010 Iowa Acts, ch. 1121, §32, requires the Commission to:

[...] also complete an annual review of the cost of health insurance mandates currently imposed on health insurance regulated by the state and provide projections of the cost of any mandates that the commission determines may be considered by the general assembly during the upcoming legislative session. The review and projections shall be included in the annual reports provided by the commission to the general assembly pursuant to this section.

Dr. Carlyle has now assigned this duty to Workgroup 1. At the Commission's next full meeting on November 10, the Workgroup will present the data to the Commission for inclusion in the 2010 Final Report.

2. Data Gathering Activities.

The Iowa Insurance Division does not keep track of this information. Commissioner Voss suggested that Dr. Carlyle ask the state's largest carriers to provide the information as they apparently track the cost of Iowa mandates.

a. Letters to Carriers.

On September 1, letters were sent to the state's 4 largest carriers¹ asking that they provide the Commission with information regarding the cost of Iowa mandates. On September 10, Paula Dierenfeld, representing the Federation of Iowa Insurers, advised that the Federation would be preparing a response on behalf of all the carriers except for Humana which is not part of the Federation.

3. Next Steps.

Anne Kinzel will be following up with both the Federation and with Humana regarding the data. By mid October, we should be able to share the findings with the Workgroup.

¹ Wellmark, United Health, Humana, Coventry and Principal.